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Docket No.: J2167.0105/P105

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Lloyd Adams et al.

Application No.: 09/366,135

Confirmation No.: 2699

Filed: August 2, 1999

Art Unit: 3628

For: NETWORK BASED FINANCIAL
TRANSACTION PROCESSING
SYSTEM

Examiner: S. E. Chencinski

APPELLANT'S BRIEF

Commissioner for Patents
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Dear Sir:

This brief is in furtherance of the Notice of Appeal, filed in this case on
November 14, 2003.

You are hereby authorized to charge our credit card for the fee of \$330.00
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CONTINGENT EXTENSION REQUEST

If this communication is filed after the shortened statutory time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 CFR 1.136(a), to extend the time for filing a response to the outstanding Office Action by the number of months which will avoid abandonment under 37 CFR 1.135. The fee under 37 CFR 1.17 should be charged to our Deposit Account No. 50-2215.

This brief is transmitted in triplicate.

This brief contains items under the following headings as required by 37 C.F.R. § 1.192 and M.P.E.P. § 1206:

- I. Real Party In Interest
- II Related Appeals and Interferences
- III. Status of Claims
- IV. Status of Amendments
- V. Summary of Invention
- VI. Issues
- VII. Grouping of Claims
- VIII. Arguments
- IX. Claims Involved in the Appeal
- Appendix A Claims

I. REAL PARTY IN INTEREST

The real party in interest for this appeal is:

The Chase Manhattan Bank

II. RELATED APPEALS AND INTERFERENCES

There are no other appeals or interferences which will directly affect or be directly affected by or have a bearing on the Board's decision in this appeal.

III. STATUS OF CLAIMS

A. Total Number of Claims in Application

There are 89 claims pending in application.

B. Current Status of Claims

1. Claims canceled: None.
2. Claims withdrawn from consideration but not canceled: None.
3. Claims pending: 69-157.
4. Claims allowed: None.
5. Claims rejected: 69-157.

C. Claims On Appeal

The claims on appeal are claims 69-157.

IV. STATUS OF AMENDMENTS

Applicants filed a Response After Final Rejection on October 17, 2003, arguing the patentability of the pending claims without any amendments. The Examiner responded to the Response After Final Rejection in an Advisory Action

mailed November 25, 2003. In the Advisory Action, the Examiner indicated that the arguments presented were not persuasive.

Accordingly, the claims enclosed herein as Appendix A are the same as those that were pending on November 25, 2003.

V. SUMMARY OF INVENTION

Large financial institutions typically have separate and disparate accounting and general ledger systems for their different lines of business. For example, there might be one accounting and general ledger system for their mortgage business, and another, separate, accounting and general ledger system for their commercial loan business. This is especially true where the financial institution has experienced growth through the acquisition of, or merger with, other financial institutions. In the prior art, when a customer presented a payment with respect to a particular account, the bank representative (e.g., a teller) had to determine to which accounting and general ledger system the account pertained, and furthermore had to have access to, and be familiar with, the software and systems that supported that accounting and general ledger system in order to properly apply the customer's payment. As can be appreciated, the prior art systems and methods were manually intensive, costly, time consuming, and error prone.

The present invention solves the problems of the prior art for processing financial payments by the use of a user terminal, a processing server and the plurality of account processors. The processing server receives financial transaction data from the user terminal. The financial transaction data includes an account number and an

amount. In a preferred embodiment, the processing server verifies the transaction data before further processing. The processing server then determines to which of the account processors the financial transaction data corresponds and transmits at least part of the financial transaction data to the determined account processor. Each of the financial accounting systems is unique, has its own account structure, software and general ledger system. The system of the present invention, in addition to updating the accounting systems is further able to update the general ledger associated with that accounting system.

VI. ISSUES

Are the pending claims patentable over U.S. Patent No. 4,774,664 (“Campbell”) in view of U.S. Patent No. 5,850,446 (“Berger”)?

VII. GROUPING OF CLAIMS

For purposes of this Appeal Brief only, and without conceding the teachings of any prior art reference, the claims have been grouped as indicated below:

Group Claim(s)

I. Claims 69-157. All of the claims stand or fall together.

In Section VIII below, Applicant has included arguments supporting the separate patentability of each claim group as required by M.P.E.P. § 1206.

VIII. ARGUMENTS

Claims 69-157 are patentable over the art of record. Although the Final Office Action rejected claims 69-157 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 4,774,664 (“Campbell”) in view of U.S. Patent No. 5,850,446 (“Berger”), these references fail to establish a *prima facie* case of obviousness or teach all of the explicitly recited limitations of the pending claims.

To establish a *prima facie* case of obviousness, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify a reference or combine references to arrive at the claimed subject matter. The Examiner has failed to show such a motivation or need in the cited references for combining the centralized system in Campbell with the parsing discussed in Berger. See M.P.E.P. § 2143. Absent a showing of such a motivation, a *prima facie* case of obviousness cannot be made. Simply because information is known does not make it obvious to combine that information with any reference. The Examiner must explain the reasons why one of ordinary skill in the art would be motivated to select the references or teachings and combine them. See In re Rouffet, 47 U.S.P.Q.2d 1453, 1459 (Fed. Cir. 1998). A principle must be identified, known by those with ordinary skill in the art, that suggests the claimed invention. Id. Applicants assert that in the present case a *prima facie* case of obviousness has not been made because no motivation to combine exists.

No motivation to combine exists if the art teaches away from the claimed invention in any material way. See, In re Geisler, 116 F.3d 1465, 1469 (Fed. Cir.

1997). A reference teaches away from the claimed invention when, upon reading the reference, one of ordinary skill in the art would be led in a direction divergent from the path that was taken by the Applicant. See, Tec Air, Inc. v. Denso Mfg. Mich. Inc., 192 F.3d 1353, 1360 (Fed. Cir. 1999). There can be no suggestion to combine if a reference teaches away from its combination with another source. See, Id. As such, in the present case, the Examiner has failed to establish a *prima facie* case of obviousness because there is no motivation to combine the cited references.

In the present case, the two references cited by the Examiner, Campbell and Berger would not be combined because the Campbell reference teaches away from Applicants' claimed invention. Thus, one would not be motivated to combine the teachings of Campbell and Berger to arrive at the present invention.

Independent claims 69, 93, 101, 125, 133, and 154 explicitly recite a plurality of financial transaction accounting systems. Likewise, independent claims 88 and 121 explicitly recite a plurality of account processors. Further, each of the independent claims require a processor such as the parsing processing server of claim 69, the central processing unit of claims 88 and 121, the second processing server of claims 93 and 125 and the breakout processor in claims 101, 133, and 154.

As discussed above, the server that receives the financial transaction automatically associates an account number for a financial transaction with a corresponding account processor or system. The financial transaction is then transmitted from the server to the appropriate account processor. Thus, the claimed system is a distributed system where a first processing server receives transaction data

and sends each transaction data set to the appropriate financial transaction accounting system.

In contrast, as stated in Campbell, “although individual systems have been developed and have been used to implement individual ones of the various operations that are used for financial loan accounts, there has been no suggestion prior to the instant invention of integrating all of these individual operations and functions into a single centralized system.” See, Campbell col. 1, lns. 26-32. Thus, Campbell was faced with the same prior art separate and distinct accounting systems as the inventors of the present invention encountered. But, in contrast to the present invention’s retention of the structure of the separate accounting systems, the inventors in Campbell chose to go the opposite direction and integrate the various individual operations into a single centralized system.

Thus, it is clear that the Campbell reference teaches away from the system as explicitly recited in Applicants’ claims. The Campbell reference discloses a single centralized system or, a single system having distributed redundant processing capabilities (discussed *supra*). In contrast, Applicants explicitly recite a system having a first server that distributes financial transactions to separate and distinct financial transaction account systems. Campbell does not teach or suggest maintaining a plurality of accounting systems and a processor routing financial transactions to each of the various accounting systems, and in fact expressly teaches away from this claimed structure.

The Examiner includes Berger for its teaching of parsing. See Berger, col. 159, ln. 26. However, because Campbell is a centralized system, no parsing and distribution is required. Even in the distributed redundant processing system disclosed by Campbell, transactions can be sent to any of the redundant processors. Because Campbell teaches away from the claimed invention, there is no motivation to combine these references. Thus, a *prima facie* case of obviousness has not been made.

The prior art references must also teach or suggest all the limitations of the claim in question. See MPEP § 706.02(j). A reference can only be used for what it clearly discloses or suggests. See In re Hummer, 113 U.S.P.Q. 66 (C.C.P.A. 1957); In re Stencel, 4 U.S.P.Q.2d 1071, 1073 (Fed. Cir. 1987). Here, the references, whether taken individually or in combination, do not disclose or suggest the invention claimed by the Applicant.

In the Advisory Action, the Examiner asserts that the plurality of financial transaction account systems explicitly recited in Applicants' claim is disclosed by the distributed processors in Campbell. Applicants respectfully submit that the distributed mini-computers in Campbell are not the plurality of financial transaction account systems recited in Applicants' claims. In Campbell, the mini-computers act as back-up or redundant systems for one another. The distributed mini-computers provide a system capable of continued operation in the event of a malfunction at one terminal or, if the host computer malfunctions, the databanks at each minicomputer permit continued operation. See Campbell, col. 3, lns. 33-64.

In contrast, the Applicants' claims recite financial transaction account systems where, a transaction will only be associated with a single transaction accounting system. This is unlike the mini-computers of Campbell where, the mini-computers are redundant and each capable of performing identical processes.

The Examiner attempts to cure the above-discussed deficiencies in Campbell using the Berger reference. Specifically, the Examiner attempts to include the parsing processor in Berger with the processing system in Campbell. However, because Campbell is a centralized system, or a distributed system with redundant processing capabilities, Berger fails to cure the deficiencies in Campbell.

The Advisory Action states that "it is obvious that the parsing processor of Berger will process a group of transaction data sets in the same way in which it will process single data sets. See Advisory Action continuation of 5. However, as stated in Applicants' previous response, Berger fails to teach a parsing processor that sorts individual transaction data sets for the purpose of sending it to the financial transaction accounting system each set is associated with. Berger discloses receiving a single message that represents a single payment transaction. Berger's processor then reformats the single payment and transmits to an appropriate gateway.

In contrast, Applicants' parsing or breakout processors receive multiple data sets and parses out the separate transactions from the multiple sets and transmits them to the appropriate financial accounting systems. The parsing processor does not reformat the transaction set as taught in Berger. Further, Berger teaches a one-in/one-out system. Berger does not teach receiving a series of

transactions and sorting them to their appropriate processors. Thus, even if there was a motivation to combine, the two references would not teach Applicants' explicitly recited claims.

Applicants further submit that the generally accepted accounting principals do not cure any of the deficiencies described above with respect to the Campbell and Berger references.

Independent claims 69, 88, 93, 101, 121, 125, 133 and 154 each recite limitations neither disclosed nor rendered obvious in light of the cited references. Because each of the independent claims are patentable, the Office should also allow their dependent claims.

For the reasons discussed above, the Examiner has failed to set forth a prima facie case of obviousness in the present application. There is no motivation to combine the two references primarily because the Campbell reference teaches away from the present invention. Further, the combination of Campbell and Berger fails to disclose each and every limitation in Applicants' claim because, as discussed above, Berger fails to disclose Applicants' parsing processor. As such, Applicants respectfully submit that the pending claims are not obvious in light of the cited references and are in condition for allowance.

IX. CLAIMS INVOLVED IN THE APPEAL

A copy of the claims involved in the present appeal is attached hereto as Appendix A. As indicated above, the claims in Appendix A are the same as those pending after the issuance of the Advisory Action.

Dated: June 17, 2004

Respectfully submitted,

By 

Ian R. Blum

Registration No.: 42,336

DICKSTEIN SHAPIRO MORIN &
OSHINSKY LLP

1177 Avenue of the Americas

New York, New York 10036-2714

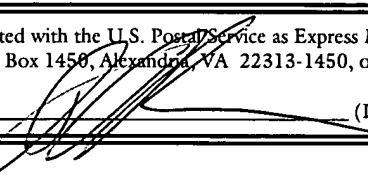
(212) 835-1400

Attorney for Applicant

IRB/mgs

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as Express Mail, Airbill No. EV 262741285 US, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date shown below.

Dated: June 17, 2004

Signature: 

(Ian R. Blum)

APPENDIX A

Claims Involved in the Appeal of Application Serial No. 09/366,135

69. A system for processing financial transactions, said system comprising:
a plurality of financial transaction accounting systems;
a parsing processing server;
a user terminal permitting an operator to enter a group of transaction data sets into said parsing processing server, each transaction data set comprising an amount and an account number and being associated with a respective one of said financial transaction accounting systems, at least two of said transaction data sets in said group being associated with a different said financial transaction accounting system;
said parsing processing server receiving said group of transaction data sets, determining if said group was correctly entered and, if so, sending each transaction data set in said bundle to that said financial transaction accounting system with which it is associated.

70. The system according to Claim 69, wherein said parsing processing server receives said transaction data sets from said user terminal across a first communication network and communicates with said financial transaction accounting system across a second network.

71. The system according to Claim 69, wherein said parsing processing server receives said group of transaction data sets from said user terminal and

communicates with said financial transaction accounting system via the same communication network.

72. The system according to Claim 69, further comprising a general ledger system communicating with said parsing processing server.

73. The system according to Claim 72, wherein said parsing processing server transmits accounting update data to said general ledger system, said accounting update data corresponding to at least a portion of said transaction data sets.

74. The system according to Claim 69, wherein said user terminal comprises web browsing software such that, in the absence of any specific financial transaction processing software installed thereon and in accordance with programmatic instructions received by said user terminal from said parsing processing server, said user terminal:

- allows a user of said user terminal to enter said transaction data sets;
- allows a user of said user terminal to enter manually totaled information concerning the group of transaction data sets; and
- transmits said group of transaction data sets and said manually totaled information to said parsing processing server.

75. The system according to Claim 74, wherein said parsing processing server determines if said group was correctly entered at least partially by verifying that each data transaction set corresponds to one of said financial transaction accounting systems.

76. The system according to Claim 75, wherein said parsing processing server determines if said group was correctly entered at least partially by verifying that said manually totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

77. The system according to Claim 76, wherein said manually totaled information includes a total monetary value of said data transaction sets.

78. The system according to Claim 74, wherein said parsing processing server determines if said group was correctly entered at least partially by verifying that said manually totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

79. The system according to Claim 78, wherein said manually totaled information includes a total monetary value of said data transaction sets.

80. The system according to Claim 69, wherein said parsing processing server provides an indication to said user terminal that said group was correctly entered.

81. The system according to Claim 80, wherein said user terminal displays an icon indicating that said group was correctly entered.

82. The system according to Claim 69, wherein at least one of said transaction data sets includes electronic funds transfer data.

83. The system according to Claim 82, wherein said parsing processing server communicates said electronic funds transfer data to a computer having a corresponding demand deposit account.

84. The system according to claim 69, wherein said user terminal permits said operator to sequentially enter said group of transaction data sets.

85. The system according to Claim 69, further comprising a report generation computer, said report generation computer preparing at least one report based on first record data received from said parsing processing server and second record data received from at least one of said financial transaction accounting systems.

86. The system according to Claim 69, wherein at least one of said financial transaction accounting systems is a check writing system.

87. The system according to claim 69, wherein at least one of said financial transaction accounting systems is an accounts payable system.

88. A processing server communicating with a user terminal and a plurality of account processors across at least one communication network, said user terminal sending respective groups of transaction data sets to said accounting processor as a respective batch, said processing server comprising:

at least one memory having financial transaction processing software stored therein;

at least one central processing unit executing said financial transaction processing software so as to:

receive a batch of transaction data sets from said at least one user terminal;

verify the accuracy of said received transaction data sets in said batch;

determine, for each verified transaction data set in said batch, which of said plurality of account processors corresponds to said verified transaction data set; and

for each verified transaction data set in said batch, transmitting transaction data comprising of at least a portion of said verified financial transaction data set to said corresponding account processor.

89. The server according to Claim 88, wherein each of said received transaction data sets includes an account number and payment amount.

90. The server according to Claim 89, wherein each of said received financial transaction data sets further includes at least one of a payment reason and a payment type.

91. The server according to Claim 88, wherein said central processing unit verifies the accuracy of said received transaction data sets in said batch by comparing manually totaled information relating to said batch to information contained in said individual data transaction sets contained in said batch.

92. The server according to Claim 91, wherein said manually totaled information includes a total monetary value of said data transaction sets in said batch.

93. A system for processing financial transactions, said system comprising:
a plurality of financial transaction accounting systems;
a first processing server;
a user terminal permitting an operator to enter a group of transaction data sets and to send said group of transaction data sets to said first processing server, each transaction data set comprising an amount and an account number and being associated with a respective one of said financial transaction accounting systems, at least two of said transaction data sets in said group being associated with a different said financial transaction accounting system;
said first processing server receiving said group of transaction data sets, determining if said group was correctly entered and, if so, transmitting said group as a bundle to a second processing server; and
said second processing server sending each transaction data set in said bundle to that said financial transaction accounting system with which it is associated.

94. The system according to Claim 93, wherein said second process server determines which financial transaction accounting system is associated with each respective transaction data set in said bundle.

95. A system according to Claim 93, wherein said user terminal comprised web browsing software such that, in the absence of any specific financial transaction processing software installed thereon, and in accordance with programmatic instructions received by said user terminal from said first processing server, said user terminal:

- allows a user of said user terminal to enter said transaction data sets;
- allows a user of said user terminal to enter manually totaled information concerning the group of transaction data sets; and
- transmits said group of transaction data sets and said manually totaled information to said first processing server.

96. A system according to Claim 95, wherein said first processing server determines if said group was correctly entered at least partially by verifying that each data transaction set corresponds to one of said financial transaction accounting systems.

97. The system according to Claim 96, wherein said first processing server determines if said group was correctly entered at least partially by verifying that said manually totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

98. The system according to Claim 97, wherein said manually totaled information includes a total monetary value of said transaction data sets.

99. The system according to Claim 95, wherein said first processing server determines if said group was correctly entered at least partially by verifying that said

manually totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

100. The system according to Claim 99, wherein said manually totaled information includes a total monetary value of said transaction data sets.

101. A system for processing financial transactions comprising:
a plurality of financial transaction accounting systems;
a breakout processor;
a user terminal permitting an operator to enter transaction data sets into said breakout processor, each transaction data set comprising an account number and being associated with a respective one of said financial transaction accounting systems, at least two of said transaction data sets being associated with a different said financial transaction accounting system;
said breakout processor receiving said transaction data sets and determining, for each set, which financial accounting system said set is associated with as a function of said account number, said breakout processor sending each transaction data set to that said financial transaction accounting system with which it is associated.

102. The system according to Claim 101, wherein said breakout processor receives said transaction data sets from said user terminals across a first communication network and communicates with said financial transaction accounting systems across a second network.

103. The system according to Claim 101, wherein said breakout processor receives said transaction data sets from said user terminals and communicates with said financial transaction accounting systems via the same communication network.

104. The system according to Claim 101, further comprising a general ledger system communicating with said breakout processor.

105. The system according to Claim 104, wherein said breakout processor transmits accounting update data to said general ledger system, said accounting update data corresponding to at least a portion of said transaction data sets.

106. The system according to Claim 101, wherein each said user terminal comprises web browsing software such that, in the absence of any specific financial transaction processing software installed thereon and in accordance with programmatic instructions received by said user terminal from said breakout processor, said user terminal:

- allows said operator to enter a group of said transaction data sets;
- allows said operator to enter manually totaled information concerning said group of said transaction data sets; and
- transmits said group of transaction data sets and said manually totaled information to said breakout processor.

107. The system according to claim 106, wherein said breakout processor only sends said transaction data sets to said financial transaction systems if said group was correctly entered.

108. The system according to Claim 107, wherein said breakout processor determines if said group was correctly entered at least partially by verifying that each data transaction set corresponds to one of said financial transaction accounting systems.

109. The system according to Claim 108, wherein said breakout processor determines if said group was correctly entered at least partially by verifying that said manually totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

110. The system according to Claim 109, wherein said manually totaled information includes a total monetary value of said data transaction sets.

111. The system according to Claim 107, wherein said breakout processor determines if said group was correctly entered at least partially by verifying that said manually totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

112. The system according to Claim 111, wherein said manually totaled information includes a total monetary value of said data transaction sets.

113. The system according to Claim 107, wherein said breakout processor provides an indication to said user terminal that said group was correctly entered.

114. The system according to Claim 113, wherein said user terminal displays an icon indicating that said group was correctly entered.

115. The system according to Claim 101, wherein at least one of said transaction data sets includes electronic funds transfer data.

116. The system according to Claim 115, wherein said breakout processor communicates said electronic funds transfer data to an account processor having a corresponding demand deposit account.

117. The system according to claim 101, wherein said user terminal permits said operator to sequentially enter a group of said transaction data sets.

118. The system according to Claim 101, further comprising a report generation computer, said report generation computer preparing at least one report based on first record data received from said breakout processor and second record data received from at least one of said financial transaction accounting systems.

119. The system according to Claim 101, wherein at least one of said financial transaction accounting systems is a check writing system.

120. The system according to claim 101, wherein at least one of said financial transaction accounting systems is an accounts payable system.

121. A processing server communicating with a user terminal and a plurality of account processors across at least one communication network, said user terminal sending respective groups of transaction data sets to said processing server as respective batches, said processing server comprising:

at least one memory having financial transaction processing software stored therein;

at least one central processing unit executing said processing software
so as to:

receive a batch of transaction data sets from said at least one user terminal, at least two of said transaction data sets in said batch being associated with different account processors;

verify the accuracy of said received transaction data sets in said batch;

determine, for each verified transaction data set in said batch, which of said plurality of account processors said verified transaction data set is associated with as a function of said account number; and

for each verified transaction data set in said batch, transmitting transaction data comprising of at least a portion of said verified financial transaction data set to said associated account processor.

122. The server according to Claim 121, wherein each of said received financial transaction data sets further includes at least one of a payment reason and a payment type.

123. The server according to Claim 121, wherein said central processing unit verifies the accuracy of said received transaction data sets in said batch by comparing manually totaled information relating to said batch to information contained in said individual data transaction sets contained in said batch.

124. The server according to Claim 123, wherein said manually totaled information includes a total monetary value of said data transaction sets in said batch.

125. A system for processing financial transactions, said system comprising:
a plurality of financial transaction accounting systems;
a first processing server;
a user terminal permitting an operator to enter a group of transaction data sets and to send said group of transaction data sets to said first processing server, each transaction data set comprising an account number and being associated with a respective one of said financial transaction accounting systems, at least two of said transaction data sets in said group being associated with a different said financial transaction accounting system;
said first processing server receiving said group of transaction data sets, determining if said group was correctly entered and, if so, transmitting said group as a group of transaction data sets to a second processing server; and
said second processing server determining for each transaction set in said group of transaction data sets, which financial transaction accounting system said set is associated with and sending each transaction data set in said group of transaction data sets to that said financial transaction accounting system with which it is associated.

126. A system according to Claim 125, wherein said user terminal comprises web browsing software such that, in the absence of any specific financial transaction processing software installed thereon, and in accordance with programmatic

instructions received by said user terminal from said first processing server, said user terminal:

allows a user of said user terminal to enter said group of transaction data sets;

allows a user of said user terminal to enter manually totaled information concerning said group of transaction data sets; and

transmits said group of transaction data sets and said manually totaled information to said first processing server.

127. A system according to Claim 126, wherein said first processing server determines if said group was correctly entered at least partially by verifying that each data transaction set corresponds to one of said financial transaction accounting systems.

128. The system according to Claim 127, wherein said first processing server determines if said group was correctly entered at least partially by verifying that said manually totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

129. The system according to Claim 128, wherein said manually totaled information includes a total monetary value of said transaction data sets.

130. The system according to Claim 126, wherein said first processing server determines if said group was correctly entered at least partially by verifying that said manually totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

131. The system according to Claim 130, wherein said manually totaled information includes a total monetary value of said transaction data sets.

132. The system according to claim 125, wherein said second processing server determines which financial transaction accounting system each of said transaction data sets is associated with as a function of said account number.

133. A system for processing financial transactions, said system comprising:
a plurality of financial transaction accounting systems;
a breakout processor;
a user terminal permitting an operator to enter transaction data sets into said breakout processor, each transaction data set comprising information concerning a payment made by a customer in connection with an associated one of said financial transaction accounting systems, and including information unique to said customer, at least two of said transaction data sets being associated with different said financial transaction accounting systems;
said breakout processor receiving said transaction data sets, determining, for each set, which financial transaction system said set is associated with as a function of said information which is unique to said customer and sending each transaction set to that said financial transaction accounting system with which it is associated.

134. The system of claim 133, wherein said unique information is an account number.

135. The system according to Claim 134, wherein said breakout processor receives said transaction data sets from said user terminal across a first communication network and communicates with said financial transaction accounting system across a second network.

136. The system according to Claim 134, wherein said breakout processor receives said transaction data sets from said user terminal and communicates with said financial transaction accounting system via the same communication network.

137. The system according to Claim 134, further comprising a general ledger system communicating with said breakout processor.

138. The system according to Claim 137, wherein said breakout processor transmits accounting update data to said general ledger system, said accounting update data corresponding to at least a portion of said transaction data sets.

139. The system according to Claim 134, wherein said user terminal comprises web browsing software such that, in the absence of any specific financial transaction processing software installed thereon and in accordance with programmatic instructions received by said user terminal from said breakout processor, said user terminal:

- allows said operator to enter a group of said transaction data sets;

- allows said operator to enter manually totaled information concerning said group of said transaction data sets; and

- transmits said group of transaction data sets and said manually totaled information to said breakout processor.

140. The system according to claim 139, wherein said breakout processor only sends said transaction data sets to said financial transaction systems if said group was correctly entered.

141. The system according to Claim 140, wherein said breakout processor determines if said group was correctly entered at least partially by verifying that each data transaction set corresponds to one of said financial transaction accounting systems.

142. The system according to Claim 141, wherein said breakout processor determines if said group was correctly entered at least partially by verifying that said manually totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

143. The system according to Claim 142, wherein said manually totaled information includes a total monetary value of said data transaction sets.

144. The system according to Claim 140, wherein said breakout processor determines if said group was correctly entered at least partially by verifying that said manually totaled information agrees with information contained in said individual data transaction sets contained in said group of data transaction sets.

145. The system according to Claim 144, wherein said manually totaled information includes a total monetary value of said data transaction sets.

146. The system according to Claim 140, wherein said breakout processor provides an indication to said user terminal that said group was correctly entered.

147. The system according to Claim 146, wherein said user terminal displays an icon indicating that said group was correctly entered.

148. The system according to Claim 134, wherein at least one of said transaction data sets includes electronic funds transfer data.

149. The system according to Claim 148, wherein said breakout processor communicates said electronic funds transfer data to a financial transaction accounting system having a corresponding demand deposit account.

150. The system according to claim 134, wherein said user terminal permits said operator to sequentially enter a group of said transaction data sets.

151. The system according to Claim 134, further comprising a report generation computer, said report generation computer preparing at least one report based on first record data received from said breakout processor and second record data received from at least one of said financial transaction accounting systems.

152. The system according to Claim 134, wherein at least one of said financial transaction accounting systems is a check writing system.

153. The system according to claim 134, wherein at least one of said financial transaction accounting systems is an accounts payable system.

154. A method for processing financial transactions in a financial processing system which includes a plurality of financial transaction accounting systems, a breakout server, and a user terminal permitting an operator to enter transaction data

sets into said breakout server, each transaction data set being indicative of a respective financial transaction, each financial transaction being associated with a respective customer and a respective one of said financial transaction accounting systems, said process comprising, entering a group of transaction data sets using said user terminal, at least two of said financial transaction data sets in said group being associated with different ones of said financial transaction accounting systems, each said financial transaction data sets including information which is unique to said respective customer, said method comprising:

determining in said breakout server, for each of said financial transaction data sets in said group, which of said financial transaction accounting systems said financial transaction data set is associated with as a function of said unique information; and

forwarding each of said financial transaction data sets in said group to that respective financial transaction accounting system said financial data set is associated with.

155. The method of claim 154, wherein said unique information is a respective account number associated with each said financial transaction.

156. The method of claim 154, further including entering manually totaled information concerning said group of transaction data sets and wherein said financial transaction data sets in said group are forwarded to their respective financial transaction accounting systems when the manually entered total agrees with a corresponding total determined by said breakout server.

157. The method of claim 155, wherein each of said transaction data sets includes a monetary amount and said manually entered total represents the total monetary amount of said transaction data sets.